item data based on a line level; aggregating the line item data collected from the client computer; and storing the line item data in an insurance host server".

Claims 2-14, 16-28 and 30-45 incorporate the features of the claims 1, 15 and 29 through their dependencies, and are also allowed for the same reasons given above.

A search has been conducted for a foreign prior art, however, none has been found.

EXAMINER'S AMENDMENT

3.   An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Attorney John C. Freeman on 8/27/07. During this interview, Applicant's Representative agreed to delete the limitation of "when the spreadsheet option is selected": in claim 1, line 7.

In claim 1, after "a web-based process or through a spreadsheet;" in line 8, this was inserted -the spreadsheet option being selected at the client computer;-. In line 18 of claim 1, "when the web-based process option is selected" was deleted and the following limitation was inserted, -the web-based option being selected at the client computer;-.